



CHARITY COMMISSION
FOR ENGLAND AND WALES

Trustees' Annual Report for the period

From 1 February 2022 to 31 January 2023

Charity name: Guru Nanak Sikh Temple (Scunthorpe)

Charity registration number: 1155573

Objectives and Activities

	SORP reference	
Summary of the purposes of the charity as set out in its governing document	Para 1.17	<p>The GNST(S) objectives are to advance the Sikh religion for the benefit of the public in accordance with the religious tenets and doctrines attached thereto and the GNST(S) shall have the following powers exercisable in the furtherance of its said objectives but not otherwise, namely:</p> <ol style="list-style-type: none">1) To work for the spiritual uplift and mental purity of those who have faith in the Sri Guru Granth Sahib Ji and the Ten Gurus.2) To hold congregations for the worship and teachings of religious tenets and doctrines.3) To arrange marriage ceremonies according to the rites and rituals of the Sikh religion and the prevailing law of England and Wales.4) To arrange ceremonial baptism (Amrit/Khande di Pahul)5) To organise special religious functions on important occasions like Birthdays and Martyrdom days (Shahidi Gurburbs) of the Sikh Gurus.6) To the preach the message to the non-Sikh community on the Sikh way of worship and life by distributing literature in English and other languages on the lives and teachings of the Sikh Gurus.7) To arrange and provide facilities for the education of the community interested in Punjabi and English.8) To encourage and provide financial support for the community to participate in religious sports and social activities organised by the committee.
Summary of the main activities in relation to those purposes for the public benefit, in particular, the activities, projects or services identified in the accounts.	Para 1.17 and 1.19	<p>During the period under review the temple resumed normal operations, post COVID, and met all of its stated objectives including:</p> <ul style="list-style-type: none">• Weekly worship services, Kirtan and Langar seva.• Celebrated key birthdays, events etc.• Performed Wedding Ceremonies• Performed Baptisms

		<ul style="list-style-type: none"> • Performed Funeral Services and supported bereaved families • Provided pastoral care. • Provided religious educational entertainment e.g. Jatha's, Films etc. • Provided panjabi classes. • Provided sports and other activities classes. • Celebrated the New Year • Engaged with the local community
Statement confirming whether the trustees have had regard to the guidance issued by the Charity Commission on public benefit	Para 1.18	The Trustees have regard to guidance and are content the charity is compliant with spirit of the public benefit guidance, but work continues to further improve understanding.

Additional information (optional)

You may choose to include further statements where relevant about:

	SORP reference	
Policy on grant making	Para 1.38	No applicable
Policy on social investment including program related investment	Para 1.38	No Applicable
Contribution made by volunteers	Para 1.38	All contributions are voluntary
Other		

Achievements and Performance

	SORP reference	
Summary of the main achievements of the charity, identifying the difference the charity's work has made to the circumstances of its beneficiaries and any wider benefits to society as a whole.	Para 1.20	<p>The main achievements and the difference the work of the GNST(S) made are:</p> <ul style="list-style-type: none"> • A congregation point for the Sikh Community in the local area. • The wellbeing, pastoral care and support to the Sikh Community in the local area. • The spiritual education of children. • Provision of activities for children. • Reaching out to the local non-Sikh community e.g. School visits to the temple, provision of meals to the homeless and poor. • Support the aged and needy. • Health and wellbeing activities.

Additional information (optional)

You may choose to include further statements where relevant about:

Achievements against objectives set	Para 1.41	
Performance of fundraising activities against objectives set	Para 1.41	
Investment performance against objectives	Para 1.41	
Other		<i>The Trustees would like to record their appreciation and thank the sevadars, kitchen team and other volunteers for their seva, which keeps the Temple functioning and allows it to serve, engage and support the sangat and local</i>

		community during challenging and changing times. THANK YOU.
--	--	---

Financial Review

Review of the charity's financial position at the end of the period	Para 1.21	<p>During the period under review the Charity income was £96,738 (<i>Donations £66,279, Property Rent £16,880, Giftaid £3,220, insurance claim £10,355 and £4 interest</i>) and expenditure £52,023 including legal fees of £9,088 in respect of property ownership dispute with the previous Trustees and Sangat Loan repayments of £10,000 resulting in a net surplus of £34,715.</p> <p>The underlying position excluding non-recurring legal fees was a surplus of £43,803.</p> <p>In addition to donation income the Charity received property rental income of £16,880 and incurred costs of £448, producing in net rental income of £16,432.</p> <p>Giftaid claim was submitted and paid respect of 2020-21 (£3,220) and a claim in respect of 2021-2022 (estimated £10,516) will be submitted in the next financial year.</p>
Statement explaining the policy for holding reserves stating why they are held	Para 1.22	<p>The Charity does not hold reserves other than any cash in hand, a current account and a deposit account.</p> <p>Expenditure is covered by regular income and any deficit covered from the operating reserves held in cash.</p> <p>If funds are required for any special purpose, these are raised from the members through a special appeal or loans.</p>
Amount of reserves held	Para 1.22	£68,781 in Cash and Current/Deposit Accounts
Reasons for holding zero reserves	Para 1.22	Some reserves held in cash to support ongoing operations and provision of services.
Details of fund materially in deficit	Para 1.24	<p>No funds held in variable investments.</p> <p>The Charity has loans totalling £112,000 to cover the trading deficit due to exceptional legal fees and mortgage redemption costs associated with a fraudulent mortgage taken out by Surjit Singh, a previous property Trustee, who has been removed by order of a High Court Judgement. These loans are interest free and no repayment date has been agreed. Loans outstanding have been reduced by £700 from £112,700 due to reclassification as donations.</p>
Explanation of any uncertainties about the charity continuing as a going concern	Para 1.23	<p>The legal case relating to a property ownership dispute with the previous Trustees was decided by the Leeds High Court in favour of the GNST(S) and costs awarded in September/October 2019.</p> <p>The only uncertainty is the recovery of these costs from the defendants:</p> <ul style="list-style-type: none"> Surjit Singh, £132k+ (£95k + £37k + rental income), has been declared bankrupt. <i>Sadly, Surjit Singh has passed away and it is unlikely any of monies due will be recovered.</i>

		<ul style="list-style-type: none"> Balbir Singh, circa £130k (£95k plus interest and costs), who financial status is unclear. Balbir Singh owned residential property at 48 Taylor Road and adjoining land, on the order of the High Court Wolverhampton, Paul Raine, independent Single Joint Expert, was appointed to value the property and in his written report he concluded that the property valuation in an open market would be circa £210k and if this valuation is achieved circa £91k less costs could be realised after the mortgage of circa £119k is redeemed. <p>As agreed with the Wilkin Chapman, the final 8 x £1000 payment instalments of the historical legal fees claimed were paid during the year and matter settled. Any fees incurred are now paid on an ongoing basis.</p> <p>Post Year End: As result of an application to the High Court, judgement has been granted to take possession of 48 Taylor Road and the order has been executed by Bailiff's and the property is now in the control of the GNST. Balbir Singh's son, Anwarjit Singh, offered to pay £95k for the property to be released back to his family and the GNST has also instructed an Estate Agent to market the property.</p> <p><i>The Management Committee and Trustees feel that with the historical legal fees issue resolved and a good prospect that Balbir Singh's property will realise a material sum, the Charity will have sufficient funds to continue as a going concern for the foreseeable future.</i></p>
--	--	--

Additional information (optional)

You may choose to include further statements where relevant about:

The charity's principal sources of funds (including any fundraising)	Para 1.47	Funds are generated from donations and the provision of pastoral services to the local Sikh Community. Property rental income from the letting of two domestic properties on 22 Dale Street and 209a & 209b Frodingham Road, Scunthorpe. Giftaid income. Deposit account interest.
Investment policy and objectives including any social investment policy adopted	Para 1.46	Not applicable
A description of the principal risks facing the charity	Para 1.46	Only the risk that remains is the recovery of legal costs awarded by the Leeds High Court from the defendants, Surjit Singh and Balbir Singh and the repayment of member's loans. The Management Committee and Trustees are confident these risks are manageable with the continued support of the Sangat.
Other		

Structure, Governance and Management

Description of charity's trusts:		
Type of governing document (trust deed, royal charter)	Para 1.25	Trust Deed and Written Constitution
How is the charity constituted? (e.g unincorporated association, CIO)	Para 1.25	Unincorporated religious organisation
Trustee selection methods including details of any constitutional provisions e.g. election to post or name of any person or body entitled to appoint one or more trustees	Para 1.25	The Property Trustees were appointed through an election process by members of the Guru Nanak Sikh Temple (Scunthorpe). The Charity Trustees were the past President, Treasurer and two of the Property Trustees. <i>With the long running legal case decided in favour of the GNST the Management Committee and the Trustees plan to review the Governance Structure in 2023-2024.</i>

Additional information (optional)

You may choose to include further statements where relevant about:

Policies and procedures adopted for the induction and training of trustees	Para 1.51	Induction by the Management Committee with reference to the written Constitution, guidance from legal advisors and Charity Commission information. <i>More work will be carried out going forward.</i>
The charity's organisational structure and any wider network with which the charity works	Para 1.51	Other Sikh Temples in the UK and India
Relationship with any related parties	Para 1.51	No formal relationship
Other		

Reference and Administrative details

Charity name	Guru Nanak Sikh Temple (Scunthorpe)
Other name the charity uses	
Registered charity number	1155573
Charity's principal address	207 Frodingham Road, Scunthorpe, North Lincolnshire DN15 7NS

Names of the charity trustees who manage the charity

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	Sukhdev Singh	Trustee	3 January 2020	GNST Members (Sangat)
2	Balbir K Gosal	Trustee	3 January 2020	GNST Members (Sangat)
3	Rashpal S Nijjar	Past President	3 January 2020	GNST Members (Sangat)
4	Harbans S Soomal	Treasurer	3 January 2020	GNST Members (Sangat)
5				

Corporate trustees – names of the directors at the date the report was approved

Director name		
Not applicable		

Name of trustees holding title to property belonging to the charity

Trustee name	Dates acted if not for whole year	
Sukhdev Singh		Confirmed by Leeds HC
Balbir Kaur Gosal		Confirmed by Leeds HC
Kuldip Kaur		Confirmed by Leeds HC

Funds held as custodian trustees on behalf of others

Description of the assets held in this capacity	Nil Property held on behalf the GNST(S) only
Name and objects of the charity on whose behalf the assets are held and how this falls within the custodian charity's objects	Nil
Details of arrangements for safe custody and segregation of such assets from the charity's own assets	Nil

Additional information (optional)

Names and addresses of advisers (Optional information)

Type of adviser	Name	Address
Legal	Chapman Wilkins LLP	The Maltings, 11-15 Brayford Wharf E, Lincoln, LN5 7AY

Name of chief executive or names of senior staff members (Optional information)

Not applicable

Exemptions from disclosure

Reason for non-disclosure of key personnel details

Other optional information

The Leeds High Court awarded costs to the GNST(S) and ordered the defendants, the previous Trustees, Surjit Singh and Balbir Singh, to contribute £95k each towards the legal costs incurred by the GNST(S). In addition, Surjit Singh has been ordered to repay the £36,611 paid by the GNST(S) to the LPA acting for the Lancashire Mortgage Corporation to redeem the fraudulent mortgage taken out by him secured against 209 Frodingham Road and property rent collected.

However, Surjit Singh has been declared bankrupt and the latest statement of affairs received from his Trustee in Bankruptcy ("TIB") shows there may be insufficient funds to pay anything towards the costs awarded and owed to the GNST(S). The TIB continues with his enquiries and the bankruptcy is ongoing for an indefinite period due to Surjit Singh's non-compliance with TIB's

requests. *Post year end: Sadly, Surjit Singh has passed away.*

Following a petition to the High Court Wolverhampton for the GNST(S) to be awarded control of Balbir Singh's property at 48 Taylor Road, Wolverhampton, and the adjacent plot of land Judgement was issued in favour of the GNST(S). *Post yearend: after various appeals by Balbir Singh and the appointment of Bailiff the property and land is in the control of the GNST(S). The property is to be marketed and sold.*

If these costs are recovered, then the GNST(S) will have sufficient funds to repay the Members loans in full.


Once matters become clear a strategic review will be carried out including repayment of the Sangat Loans.

On a positive note, with the financial position improving and the support of the Sangat, the management committee has commenced a refurbishment programme. The completion of the first phase, replacement of all windows, fire doors and main entrance doors with double glazed UPVC, has not only improved the property but also, heat retention and comfort for the Sangat.

Declarations

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

Signature(s)		<i>RASHPAL SINGH NIJJAR</i>
Full name(s)	Rashpal Singh Nijjar	Sukhdev Singh
Position (eg Secretary, Chair, etc)	Past President / Trustee	Trustee

Date

19/10/23



CHARITY COMMISSION
FOR ENGLAND AND WALES

Guru Nanak Sikh Temple (Scunthorpe)

1155573

Receipts and payments accounts

CC16a

For the period
from

01/02/2022

To

31/01/2023

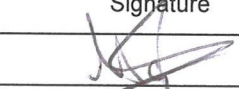

Section A Receipts and payments

	Unrestricted funds	Restricted funds	Endowment funds	Total funds	Last year
	to the nearest £	to the nearest £	to the nearest £	to the nearest £	to the nearest £
A1 Receipts					
Congregation Donations	66,279	-	-	66,279	58,051
Includes Insurance claim & scrap sales	10,355	-	-	10,355	-
Rent	16,880	-	-	16,880	13,048
Giftaid	3,220	-	-	3,220	-
Deposit Account Interest	4	-	-	4	-
Other	-	-	-	-	-
	-	-	-	-	-
Sub total (Gross income for AR)	96,738	-	-	96,738	71,099
A2 Asset and investment sales, (see table).					
Sangat Loans - Legal Case	-	-	-	-	-
Sangat Repayment - Legal Case	10,000	-	-	10,000	-
Sub total	10,000	-	-	10,000	-
Total receipts	86,738	-	-	86,738	71,099
A3 Payments					
Total Utilities	9,550	-	-	9,550	9,425
Total Other Property Occupancy Costs	14,294	-	-	14,294	17,634
Total employment & Travel costs	16,889	-	-	16,889	15,265
Total Food and Beverages	964	-	-	964	267
Total Legal Fees	9,088	-	-	9,088	12,513
Total Postage and Stationery	-	-	-	-	100
Total Bank Charges	562	-	-	562	462
Total Rental Property Costs	448	-	-	448	183
Total Other/Misc Costs	228	-	-	228	235
Sub total	52,023	-	-	52,023	56,084
A4 Asset and investment purchases, (see table)					
	-	-	-	-	-
	-	-	-	-	-
Sub total	-	-	-	-	-
Total payments	52,023	-	-	52,023	56,084
Net of receipts/(payments)	34,715	-	-	34,715	15,015
A5 Transfers between funds	-	-	-	-	-
A6 Cash funds last year end	34,069	-	-	34,069	19,054
Cash funds this year end	68,784	-	-	68,784	34,069

Section B Statement of assets and liabilities at the end of the period

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B1 Cash funds	Cash in hand	91	-	-
	Bank	64,972	-	-
	Bank	3,721	-	-
	Total cash funds	68,784	-	-
	(agree balances with receipts and payments account(s))	OK	OK	OK
		Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B2 Other monetary assets	Not applicable	-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
B3 Investment assets	No applicable			
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
B4 Assets retained for the charity's own use	207 Frodingham Road, Scunthorpe		-	-
	209 Frodingham Road, Scunthorpe		-	-
	22 Dale Street, Scunthorpe		-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
B5 Liabilities	Members Loans		112,000	To be agreed
			-	
			-	
			-	
			-	

Signed by one or two trustees on behalf of all the trustees

Signature	Print Name	Date of approval
	Sukhdev Singh	19/10/23
	RASHPAL SINGH	19/10/23



Section A

Independent Examiner's Report

Report to the trustees/
members of

Guru Nanak Sikh Temple (Scunthorpe)

On accounts for the year
ended

31/01/2023

Charity no
(if any)

1155573

Set out on pages

Charities Commission format Pages 1 & 2

(remember to include the page numbers of additional sheets)

Respective
responsibilities of
trustees and examiner

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144 of the Charities Act 2011 (the Charities Act) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the Charities Act,
- to follow the procedures laid down in the general Directions given by the Charity Commission (under section 145(5)(b) of the Charities Act, and
- to state whether particular matters have come to my attention.

Basis of independent
examiner's statement

My examination was carried out in accordance with general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a 'true and fair' view and the report is limited to those matters set out in the statement below.

Independent
examiner's statement

In connection with my examination, no material matters have come to my attention (other than that disclosed below *) which gives me cause to believe that in, any material respect,:

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

I have have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

* Please delete the words in the brackets if they do not apply.

Signed:

Date:

6-10-23

Name:

Maeh Jackson - Stapleton

Relevant professional

AAT

qualification(s) or body
(if any):

MAAT .

Address:

1-3 Laneham Street

Scunthorpe

DN15 6LJ

Section B

Disclosure

Only complete if the examiner needs to highlight matters of concern (see CC32, Independent examination of charity accounts: directions and guidance for examiners).

Give here details of any
items that the examiner
wishes to disclose.